APPLE COMPUTER

professional solutions

An Information Service For The Professional

Volume 3 No. 2

Apple *IIc*: The Sony® Walkman™ of Personal Computers?

By Brad Crystal

Have you ever wished you could put the power and versatility of an Apple® *IIe* personal computer into a package so light and compact it would fit inside your briefcase?

Well, your wish has come true. The Apple *IIc* is here, and if you're a business traveler, you may never need another personal computer system. It's the sleekest, most transportable Apple *II* yet, and its elegant yet functional white plastic enclosure may also make it the most aesthetically pleasing.

Taking up a mere 12 by 11 1/4 by 2 1/2 inches of desk space, the Apple *IIc* packs more punch than many computers twice its size. And unlike most of its "lap-size" counterparts, the Apple *IIc* doesn't compromise performance or quality to achieve transportability.

It boasts a built-in 5 1/4-inch floppy-disk drive for fast and efficient information storage, and a full 128K of user memory. That's all the workspace most professionals need in order to use heavy-duty financial, word processing, database, and business graphics applications. And for these graphics, the Apple *IIc* offers ultrahigh resolution (560 by 192 dots) in as many as 16 colors.

The Apple *IIc*'s "nerve center" is built around the advanced 65C02 microprocessor. Though a close relative of the basic 6502 chip that controls the Apple *IIe*, the 65C02 contains 27 additional instruction sets, allowing programmers to develop enhanced software.

With the Apple *IIc* you also get a full 63-key keyboard, identical in layout to the keyboard on the Apple *IIe*. Remember, first and foremost, the Apple *IIc* is an Apple *II*. And because of its distinguished family heritage, it can run thousands of programs from the vast Apple *II* software library—even such sophisticated "integrated" programs as AppleWorks. And that's not all: scores of software developers have already released special *new* programs that take advantage of the *IIc*'s special features.

When you're ready to expand, the Apple *IIc* is ready, too. It can serve as the foundation of a serious computer system. You can put it together with a high-quality, high-speed Imagewriter or Scribe® printer, as well as other accessories that make a total professional system:

- the Monitor *IIc*, which tilts on its optional stand for comfortable viewing;
- the AppleMouse, for easy computer control;
- the Disk *IIc*, a second disk drive for convenient information storage;
- an Apple Modem, for communicating with mainframe computers and with other personal computers. The Apple *IIc*'s back panel contains additional plug-in sockets for a plotter,

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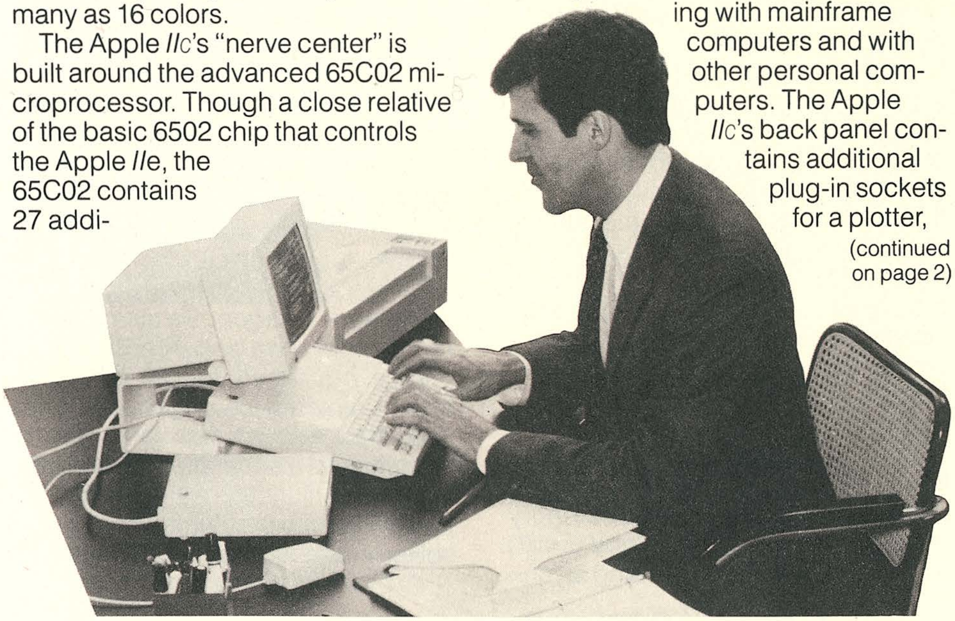

In This Issue:

Apple *IIc*: The Sony Walkman of Personal Computers?

The Apple at Petro-Lewis

"Getaway" With Apple

Using Commercial Databases in Private Medical Practice

Insurance Firm's "Conservative Approach" Pays Off

Kidder Peabody Boasts a West Coast On-Line Trading System

Finally a Computer for the Rest of Us

Talman Home's Bottom-Line Approach to Interpersonal Communications

Industry Bulletin—Everything is Running Smoothly

New Products—Microsoft Word and Microsoft Chart

Resources

The Apple at Petro-Lewis

By Tim Orr

I remember very well the day Bob Martin told me he wanted to get an Apple computer for our department. It was nearly five years ago. Bob had seen some of the graphics that were possible on the Apple II Plus, and he thought we might be able to create graphics we could use in our work.

Our work consists of producing slides, videotapes, print pieces, posters, brochures—in short, all of the marketing materials used by Petro-Lewis Securities Corporation to help sell our oil and natural gas income programs. Bob saw Apple graphics as a way to speed up, improve, and expand our graphics capabilities.

Frankly, I was skeptical. Bob had very little experience with computers; I had some. Mine was in my past days as a chemist, and I had bitter memories of punching cards, turning them in, and waiting for the results. I also

(continued on page 10)

Apple *IIc*

(continued from page 1)

RGB (red, green, blue) color monitor, television, and flat-panel display.

Installing any of these accessories is a snap—literally—because the Apple *IIc*'s connector sockets are picture coded. When you're attaching a modem, for example, you simply snap it into the socket that bears the picture of a phone.

And the Apple *IIc* is a business traveler's delight. By taking an Apple Modem along with your Apple *IIc*, you can communicate with computers in your home office, quickly get whatever information you need (whenever and wherever you need it), then send your results back to the office. Your printed copies will be waiting at your desk when you return.

Perhaps the most dramatic Apple *IIc* innovation for the traveling computer user, however, is the optional flat-panel display (available fall, 1984). Completely portable, it displays a full 80 characters by 24 lines on a thin, lightweight LCD screen. The flat-panel display fits right on top of the Apple *IIc*, and it travels just as easily as the computer itself—both the computer and screen slip securely into the Apple *IIc*'s rugged nylon carrying case.

Though the *IIc* addresses all the needs of the experienced computer user, it will undoubtedly hold special appeal for the computer-shy novice. The reason is that every *IIc* includes a comprehensive interactive computer course that teaches you how to get the most out of your computer—*while you're using it.*

The course covers six different topics:

- An Introduction,
- The Apple at Work—Writing, Figuring, and Filing,
- The Apple at Play,
- The Inside Story,
- Exploring Apple Logo,
- Getting Down to BASIC.

According to Apple *IIc* Hardware Marketing Manager Lee Collings, "Reducing Apple *IIe* technology to the size of an Apple *IIc* presented a difficult but stimulating challenge. It's taken nearly 18 intense months, but the result was worth the extraordinary expenditure of time and manpower. The *IIc* may well become, as Steve Jobs put it, 'the Sony Walkman of personal computers.'"

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"Getaway" with Apple

By David A. Harris

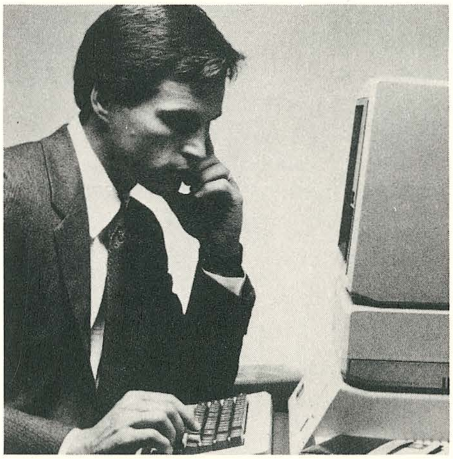
Moseley, Hallgarten, Estabrook & Weeden is a northeast regional brokerage firm with 40 branch offices and about 400 investment brokers. As director of branch administration, I am responsible for designing, executing, and administering an annual six-month sales contest.

Called "Getaway," this program rewards investment brokers for opening new accounts and surpassing previously attained levels of production. In addition, awards are offered to branch managers for improvement in controlling expenses.

Basically, the contest works as follows. For competition purposes, each investment broker is assigned to one of four peer group categories based on previous production levels. Points are awarded according to the number of qualifying new accounts and current levels of production. Each month, the points earned are divided by previously achieved levels to arrive at a contest "percentage" by which contestants are ranked.

Though the contest lasts for six months, cumulative results are published each month to stimulate competition. The leaders in each category at the end of the contest period qualify for incentive awards, including an annual "Getaway" holiday.

When I originated this program a few years ago, my knowledge of computers consisted of what my 10-year-old son tried to explain to me—so the idea of using a computer to help administer the contest didn't even approach the realm of possibility. As a result, each month when production and new account figures became available, it took five to eight working days before results could be published. Just the sorting (after all calculations were done) was a major project. I wouldn't want to vouch for the accuracy of all the calculations, either. Of course, all that has now changed or I wouldn't be writing this piece.



Since the contest lasts six months, there was a six month in-between time to learn and prepare for the switch to the accuracy and speed offered by a micro. After fooling around for a while on a "toy" home computer, I acquired an Apple *III* and Advanced VisiCalc® Spreadsheets were set up for each category, and all the names were entered, along with previous production levels. Formulas were set up for calculating points and percentage results, and we were ready to go.

The first month's results were easy to obtain, and accurate. In addition, the results were saved in a file to be used the following month. What a difference!

The only snag was sorting after all the results were calculated. While the names were listed alphabetically within each category, we also wanted results published by percentage increase. Advanced VisiCalc doesn't sort—one of the few drawbacks to this software.

I acquired a separate sort program to use in conjunction with VisiCalc, and my sorting problems were solved—almost. It still took too long to do the sorting, and if any mistakes were made, I didn't know about it until I saw the results 20 minutes later. There had to be a better way. Happily, there is.

I'm writing this article on my Apple *///*, using a new software program called *///* Easy Pieces® It is a combination spreadsheet, database manager, and word processor for the Apple *///*. This program accepted my VisiCalc, Apple Writer *///*, and Quick File™ *///* files. Not only does it do the sorting I need (in about two seconds), but it enables me to load up to 12 files at once on a "desktop," and to switch from one to the other at the touch of a button. Contest results are a breeze, and by keeping the latest results loaded on the "desktop," I'm able to perform individual "What if?" calculations for brokers as they call in.

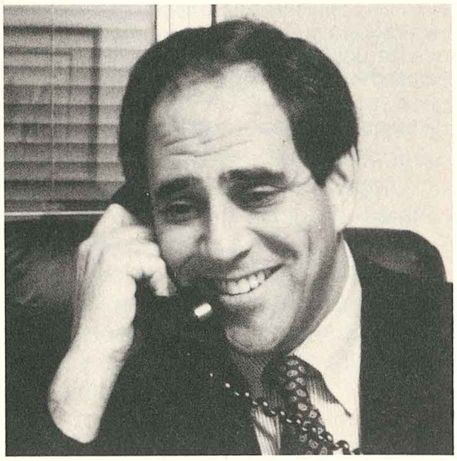
My use of a microcomputer has been evolutionary. In addition to sales contests, I now use the Apple *///* for budgeting, forecasting, designing forms, and as an aid to almost all administrative tasks involved in supervising a branch system.

Does it give me a lot of extra free time? No. What it gives me is the time to accomplish more and to do it in a timely and accurate manner.

I will make the time, however, to join the contest winners on their next "Getaway."

VisiCalc is a registered trademark of VisiCorp.

/// Easy Pieces is a registered trademark of Haba Systems, Inc.



About the author:
David A. Harris is a senior vice president, member of the board of directors, and co-director of the retail branch system of the investment firm of Moseley, Hallgarten, Estabrook & Weeden Inc. Mr. Harris joined Moseley in 1980 as director of sales development and training. Before that, he was associated for 14 years with Paine Webber as an investment broker, branch manager, national training director, and member of the national marketing staff. He is a graduate of Johns Hopkins University.

Using Commercial Databases in Private Medical Practice

By Mark Toups, M.D.

The private practice of internal medicine is a science requiring access to voluminous amounts of literature, and an art necessitating the interpretation of that information. Only recently have individual physicians had access to and used on-line commercial information services.

In 1971 the National Library of Medicine (NLM) produced an on-line version of *Index Medicus,* called MEDLINE. An index of articles from over 3200 international journals, MEDLINE also contains abstracts exceeding 50 percent of the records since 1975. (There are in excess of 4,293,000 records since 1966, with over 250,000 records added yearly).

In 1977, Bibliographic Retrieval Services (BRS) added MEDLINE. DIALOG®, a subsidiary of Lockheed, offered MEDLINE in May, 1981. The NLM version requires extensive training but is still the primary form used by many medical libraries. An excellent review of the three versions of MEDLINE was written by Susan Feinglos.[1]

Though the contents of MEDLINE are essentially the same, the network services differ in their user-friendliness, cost, hours available, and search features. Initial fees as well as monthly minimums range from no fee to $50. On-line fees range from $20 to $65 per hour. The average search, with retrieval of approximately 30 to 50 citations and 10 to 20 abstracts, costs $3 to $7 at 1200 baud.

BRS and DIALOG, as well as AMA-GTE (MINET), also offer the Excerpta Medica (called EMBASE), an English-language abstracting service based in Europe. EMBASE is primarily an abstracting service, whereas Index Medicus was initially an indexing service.[2] EMBASE abstracts articles from over 4,000 publications, with 2,706,000 records from 1974 to the present. There are 100,000 records added annually, such as conference proceedings that do not appear in journals.

These same commercial information services provide other databases: BIOSIS, Chemical Abstracts, psychINFO, Healthline, Popline, National Technical Information Service (NTIS), and International Pharmaceutical Index. NLM also offers CANCERLIT, CANCERPROJ, Registry of Toxic Effects of Chemical Substances, Clinical Protocols, Toxicology Data Bank, and PDQ-Protocol Data Query. BRS recently added full-text journals and textbooks, as well as SUPERINDEX, a searchable form of back-of-the-book indexes from professional-level reference books.

AMA-GTE's MINET offers continuing medical education programs from Massachusetts General Hospital. Paperchase, a "self-service bibliographic retrieval" system, has been developed and used at Beth Israel Hospital in Boston.[3,4]

As the drug manufacturers and advertising media realize the use of telecommunications in replacing the printed journal, they are cooperating and encouraging development of new databases to which they can add advertisements. PHYCOM is the first entry of this type.

Competition among the services has resulted in the addition of features that make searching easier. Two of the services, BRS and DIALOG, offer lower-cost nonprime-time memberships. The features and number of databases are limited, but the searching methods are simplified.

The searching methods used to retrieve information from the databases constitute the primary difficulty in using the services. This is overcome as you develop your own searching technique as well as a knowledge of the underlying system the service employs. Producers of the commercial databases usually provide local training in the use of the databases, or else provide menu-driven formats. The latter is an advantage because learning comes with experience, and the menus allow you to begin research immediately.

Using the Lisa for Information Retrieval

The same computer that retrieves information from the commercial databases can be used for editing, archiving, and printing the information. I started with an Apple® II Plus and a 300-baud Apple-Cat II modem, a

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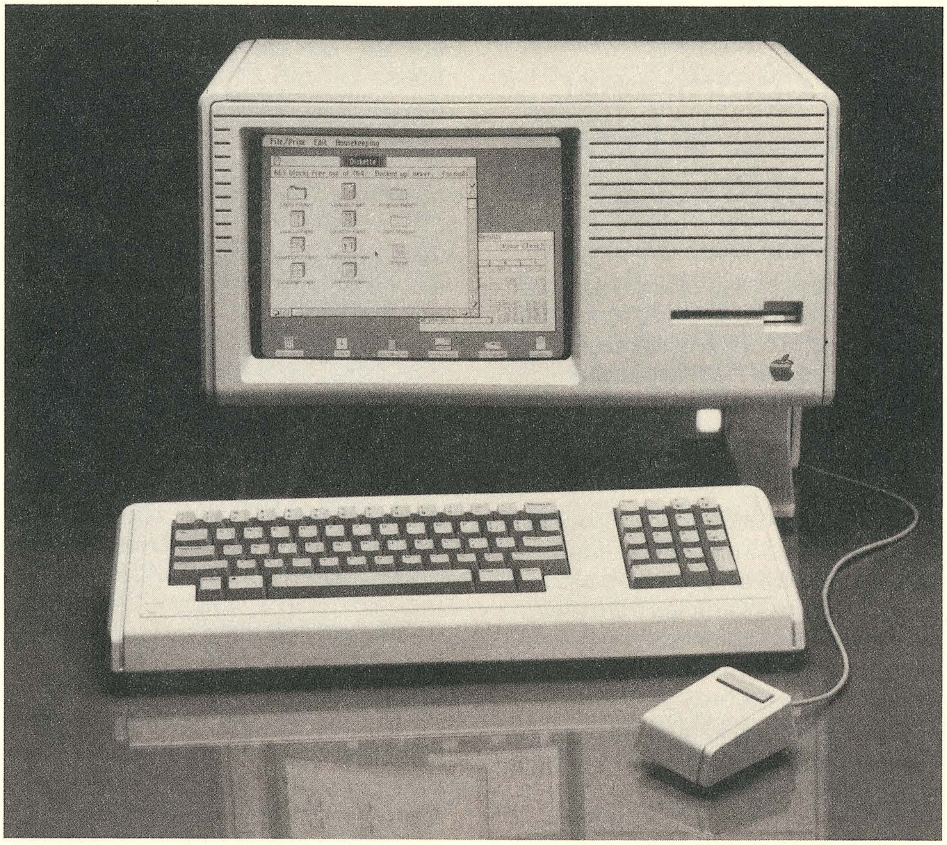

Commercial Databases
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device that enables the computer to retrieve information over telephone lines.

The amount of information I now use requires a 1200-baud modem and a Lisa 2/10 (an enhanced Lisa with a built-in 10-megabyte hard disk). The hard disk contains the Lisa programs, such as LisaWrite and LisaTerminal, and serves as a massive filing cabinet.

Besides storage, the advantage of using a 32-bit computer such as a Lisa or Macintosh™—is simplicity. Using a Lisa (or Macintosh) to retrieve information from a database is as effortless as editing the documents I then create with the information. Enhancing a document in LisaWrite with different type styles is uncomplicated and generates remarkable reports.

Retrieving Information for Personal Use

The information age is indeed here, and the role of physician as an "information scientist" is upon us. The world's literature is available via a telephone line. Electronic mail services afford quick, reliable communications among colleges across the country. There is no reason to make any decision without complete, current, comparative information.

I now use various commercial databases to retrieve both medical and nonmedical information for uses that range from research of unusual complications of a particular disorder to planning the placement of a satellite dish in the backyard. I even use commercial databases to plan vacations, check flight availability, and learn of the local customs and culture of a country my family and I plan to visit.

In addition to information retrieval, I have used the Apple *IIe* and Lisa for preparing lectures (including slides), filing information on local conferences, doing my business accounting and spreadsheet analysis, creating graphs and projections, and playing games. I found LisaDraw indispensable when I was designing a study for my home. I've also used the Lisa and its software to prepare laboratory flow sheets, patient education booklets, employee manuals, and office schedules. My family and I even use it to prepare *The Toups Times,* a record of family events and feelings published in newspaper form and shared with friends.

We have always made our computer and programs available to our children, and allowed them to decide when and how to use them. The personal computer is indeed the information and production tool of the 1980s.

NOTES:

1. Susan Feinglos, "MEDLINE, at BRS, DIALOG, and NLM: Is There a Choice?" *Bulletin of the Medical Library Association* 71:1 (January, 1983), pp. 6-12.
2. E. Garfield, "Excerpta Medica—Abstracting the Biomedical Literature for the Medical Specialist," *Essays of an Information Scientist* (Philadelphia, 1980), pp. 522-27.
3. G. L. Horowitz and H. L. Bleich, "PaperChase: A Computer Program to Search the Medical Literature," *New England Journal of Medicine* 305 (1981), pp. 924-30.
4. G. L. Horowitz, J. D. Jackson, and H. L. Bleich, "PaperChase: Self-Service Bibliographic Retrieval," *Journal of the American Medical Association* 250:18 (November 11, 1983), pp. 2494-99.

DIALOG is a registered trademark of DIALOG Information Services, Inc., a subsidiary of Lockheed.

About the author:
Dr. Mark Toups is a practicing specialist in internal medicine and a fledgling information scientist. A graduate of Lamar University in 1973 with Bachelor of Science degrees in biology and chemistry, he attended the University of Texas Health Science Center at Dallas, receiving his medical doctorate in 1977. He became board certified in internal medicine in 1980 after completing a medical residency at Parkland Memorial Hospital in Dallas.

Insurance Firm's "Conservative Approach" Pays Off

By Lon W. Knoedler

Sparks Insurance, Inc. is an independent, medium-sized property and casualty insurance agency employing ten people and serving over 2000 customers. We deal primarily with eight insurance carriers, though we place business with more than thirty companies.

About 50 percent of our property/casualty sales volume involves trucking insurance, and the remainder is split evenly between personal lines and main street commercial lines accounts. We also sell life, health, and disability insurance coverages on an individual and group basis.

The Apple *//e* has become a very important tool in the day-to-day operation of our office. Not only does everyone in the office use it, but everyone *enjoys* using it. There has been no resistance by any of our personnel.

Thinking Back

About three years ago our agency decided to look into what a computer could do for us to save time, create sales opportunities, and assist us in communicating with our customers. (Automating our accounting functions was not a concern at that time).

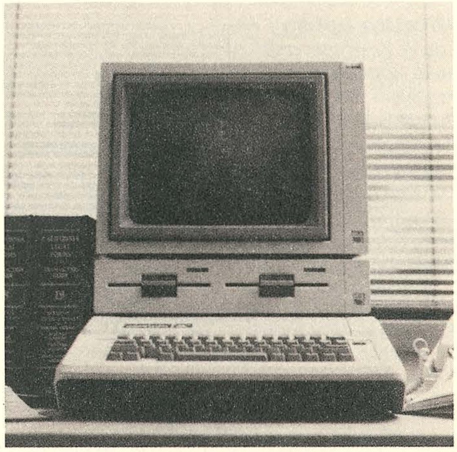
Taking the conservative approach, we didn't want to jump into the purchase of one of the $30,000 to $40,000 minicomputer systems being sold by numerous vendors catering to property/casualty insurance agencies. We felt that in the not-too-distant future, the price for a fully integrated system would be falling, insurance companies would be assisting with purchases, and software improvements would be made. And this is exactly what happened.

Selecting the Computer

Our idea of trying to walk before we ran prompted us to check out inexpensive microcomputers.

After investigating available computers, we chose the Apple II Plus because of its reputation, expandability, and low cost, and because of the numerous programs available for it. We used the Apple II Plus for such word processing tasks as generating sales letters and coverage-solicitation letters.

With the introduction of the Apple *//e* and the integrated software, PFS®:File, PFS:Report, and PFS:Write, we had the tools to aid us with many more functions in our agency. We traded in our Apple II Plus for an Apple *//e*, and purchased two more Apple *//e*'s for the agency principals to use at home—and we all agree that it's nice to be able to work at home in the evening, when necessary, instead of spending evenings at the office.



Using the Computer

The PFS software offers an extremely easy-to-use database program, a report generator for columnar-type reports, and a word processor. The word processing program allows us to work with the database files we've created and to handle other word processing tasks. In fact, I'm writing this article with PFS:Write.

In most respects, our agency is no different from other service and selling organizations. We prospect for clients, sell, communicate to customers, maintain files and records, process changes, and handle claims.

Selling to Customers

In our personal lines department, we use the customer-file database we have set up with PFS:File to solicit coverages and policies the customer does not presently have. Using the PFS:Write program we can search through the customer file and automatically type letters (inserting names, addresses, and so forth) to those customers who, for example, have an auto policy with us, but no homeowner's policy.

Once the master letter is written, it takes but a few minutes to set up. We enter the selection criteria and then walk away as the computer prints up to 1000 personalized letters. The letter is stored on a disk so it can be used again. We have a library of stored letters for use when there is a need for additional coverage, and we send these out individually.

Communicating with Customers

One of the most important tasks an agency has is communicating with its customers. Automating this function saves time and expense and also avoids losses through errors and omissions. We can do large mailings with much less effort by automatically printing individualized letters and mailing labels.

We use word processing in much the same way in our commercial lines department. We have developed pages with detailed explanations of the various commercial lines coverages that are frequently used by our office. We give these to prospective customers when we present a quotation. We also give these to our established customers, and mark their files to show which explanations they have been given. This personalized and detailed sales presentation has inspired a very positive response.

Since we insure many contractors, the issuance of their Certificates of Insurance can be very time consuming. Now, however, we've set up the issuance of certificates with the PFS:Write program and can run off 50 at a time, if necessary. If more are needed, they're always available, and updating is easy when policies change or are renewed.

Maintaining Records

We use PFS:File to keep track of renewal dates, customer mailing lists, a phone directory, agency-billed installments, and expiration lists of potential customers. Through the use of PFS:Report, we can list out in columns the customer, type of policy, renewal date, and premium by insurance company. The program will also total and subtotal premiums.

The trucking side of our office uses the PFS programs to maintain records of large fleets. Though units are constantly changing, up-to-date schedules are kept with a minimum of effort. This could be done for schedules of other types of property, too, such as

(continued on page 6)

Insurance
(continued from page 5)

buildings and their contents, jewelry, cameras, and the like. We also use a spreadsheet program for the preparation of rate sheets.

Efficiency and Savings

There are occasions when notifications to customers and other related parties require next-day delivery. Through the use of a communications modem connected to our Apple, we can access MCI Mail and use their overnight letter service at a cost below that of the U.S. Postal Service. MCI provides other services and benefits as well.

Using an Apple computer in our office has enabled us to be more efficient. It is paying for itself with time saved and increased sales opportunities. It does the drudgery of mailing with speed and accuracy—and with no complaints. As our office grows, I'm sure we'll need another Apple.

Apples in the Future

In our future, automated rating of personal and commercial lines is likely. A number of insurance carriers are supplying their rates to agencies, not only for property and casualty policies, but also in the area of life and health. A good number of carriers are recognizing the Apple *//e* as one of the systems to supply rates for. In addition, the possibility of interfacing with insurance carriers' mainframe computers is constantly being discussed, and I hope the Apple will be recognized as a means of doing this.

With the introduction of ProDos™, Apple's new disk operating system, we'll be able to use the Apple's ProFile hard disk and store our customers' records in more detail. Although I'm extremely pleased with the PFS family of software, I look forward to the new AppleWorks program from Apple, which is a database, word processor, and spreadsheet all rolled into one.

The insurance business is unique with respect to accounting. At this time the accounting software and storage capacity available for the Apple *//e* is not to our satisfaction. But even if we purchase a minicomputer to handle our accounting needs, our Apple *//e* systems will continue to be the overworked and underpaid employees in our office.

Should anyone need any assistance or like to share ideas, please feel free to call me at my office—(414) 657-5156.

About the author:
Lon W. Knoedler graduated with a B.S. in Business Administration from the University of Minnesota in 1975 and attained the Chartered Property and Casualty Underwriter (CPCU) designation in 1982. Immediately upon graduation from college, he joined Sparks Insurance, Inc. Lon had two basic courses in computer programming in college, but no other experience prior to purchasing an Apple II Plus about three years ago.

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Kidder Peabody Boasts a West Coast On-Line Trading System

By Richard Coursen and Ian Thomson

A municipal bond trader's desk is a busy place. In a typical work day, the trader and his or her assistants might write 100 buy or sell tickets, trading $15 million worth of municipals. If, on a particular day, the trader's firm is a partner in underwriting a new bond issue released that day, trading activity could even double or triple.

In addition to having bond name, coupon, maturity date, trade date, settlement date, account information for both sides of the trade, retail sales credit and/or dealer concession written on it, each ticket needs to have a dollar price calculated from a yield to maturity offering (or, vice versa, a yield to maturity calculated from a dollar price). Bonds with special features (callable, putable, and pre-refunded) need a second set of price/yield calculations done to ensure that the bond is sold at the lower of the two yields.

The Bond Trader's Book

Bond traders traditionally use a big book with removable trading cards set inside plastic sleeves to keep track of their positions (their inventory). One bond issue may have twenty or thirty different maturities and coupons, and traders sometimes need two or three books to hold four or five hundred different positions.

As the phones ring and trading progresses, the traders and their staffs consult the book to check their inventory; to remove, update, and replace the trading cards to reflect trades (writing trade details on the backs); to add new cards (positions) and delete old ones; and to reserve blocks of bonds (take firm orders) for specific lengths of time.

There can only be one card per position. When the back of a card is filled up with trade histories, however, another one is stapled onto it and the original dog-eared, much-erased card carries on until the position is finally sold out.

Before a trade can be done, the book needs to be checked and the card updated. In operations with large staffs, the pace is fast and furious and the book—the physical counterpart of the trader's memory—can be a bottleneck. Teamwork and communication among members of the trader's staff get highly refined in a noisy, intense, and often cluttered environment.

For each trade, the retail sales commission and trading profit (or loss) need to be calculated and posted. Daily and/or weekly production summary reports need to be prepared. Retail and sometimes dealer price sheets (re-offerings) need to be published and distributed. Transaction histories (usually the old trading cards) for positions that have been closed out need to be filed. The book needs to stay organized by maturity, and sometimes by state. In short, a lot of work is required to support a trading desk.

At tax time, swaps are a very popular way for a client to trade a municipal portfolio, taking a tax loss, possibly extending the average maturity or yield, or swapping into more tradeable bonds. The calculations needed to generate a possible swap scenario are massive and make swaps economically attractive but administratively difficult.

Automating the Muni Trading Desk

When Kidder Peabody's West Coast region decided to automate Kidder's San Francisco muni trading desk with Micro Financial Systems (MFS), Ian Thomson of MFS sat at the desk for months. He watched and learned how municipals are traded, and worked with traders Bernie Schroeder and Jim Wolli to determine what could and couldn't be automated in putting together a workable on-line trading system.

It was immediately evident that everyone on the desk needed to be able to view the book at the same time. And what they saw had to be accurate and up to the minute (real time). Everyone also needed to be able to write tickets to decrement or increment the inventory from their seats.

It also became clear that the following activities must be automated:

- Repricing of bonds.
- Sorting of inventory by name as well as by maturity.
- Calculating after-tax yield.
- Calculating and displaying the average cost of a position need.
- Highlighting firm orders.

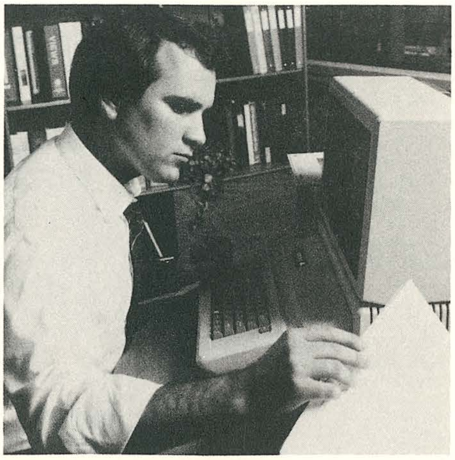
The following would be necessary as well:

- A different highlighting for joint accounts.
- A powerful report generator.
- Re-sorting of the database every day.
- A new settlement date and trade date every day, which meant that the entire inventory then needed re-pricing to the new settlement date.
- A big swap program—with its own hard-copy reports.

The Muni-Net System

The resulting on-line trading system that Kidder finally put in place was called MUNI-NET. A bond calculator program was written and added, allowing the traders to eliminate their bond calculators.

Among its numerous screens, the system offered a ticket input screen, a re-offering screen, a bond history screen, an inventory list screen, and a "today's transaction" screen. The user could edit screen inputs, as well as quit in the middle of a screen.



To make the system complete, the following features were included in the MUNI-NET system: menus; network software; record locking; hard-copy formats; cancel and rebill options; the ability to write a ticket from any existing position; multiple duplicate tickets for new issues; inventory age reports; "new offerings" sections of the retail re-offering list; terminal emulation and file transfer to Kidder's minicomputers based in New York; file transfer to other MUNI-NET locations, such as Kidder's Portland office; and calculation routines for zero coupon bonds.

The original system design, based on Apple II Plus computers and Corvus OMNINET™ has expanded to include a word processor, ten MUNI-NET workstations, and a high-speed operating system. Today each member of Kidders' San Francisco and Portland municipal operations have an Apple II Plus or *II*e at his or her desk. They share a common database via OMNINET. One workstation does all the printing of tickets, reports, and swaps for the network, in addition to its normal MUNI-NET duties.

Three years after its creation, MUNI-NET's original configuration is still viable due to its low cost, high output, bulletproof reliability, great flexibility, ease of use and installation, and excellent resale value.

The Future of MUNI-NET

MUNI-NET was installed in Kidder Peabody's Portland office over the New Year's holiday. The staff went home for the three-day weekend on Friday, leaving a pile of unopened computer boxes. When they returned Tuesday morning, MUNI-NET was installed, up and ready to work. By the end of the week the staff was using the system.

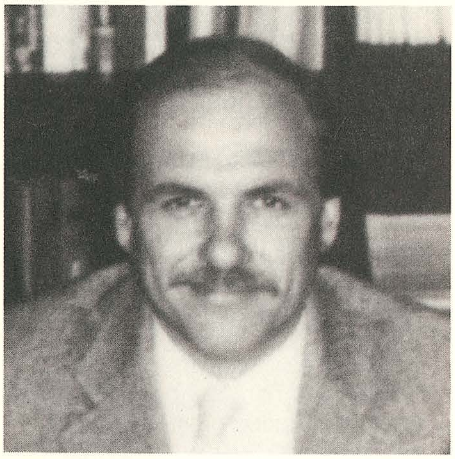
In San Francisco, the original Apple II Plus workstations are slowly being upgraded to *II*e's. (The old computers are quickly bought up by staff members for home use.)

Each member of the muni staff sells bonds. On their desks every morning, the traders have a printed worksheet containing all the information they need: their old book; all positions, average costs, and re-offering information; after tax yields; and total par value of all positions.

An inquiry system is presently being implemented. As the phone rings and the staff fields inquiries for specific bonds, or for bonds of a certain type, staff members enter the inquiries into MUNI-NET's inquiry system. Staff members who don't hear the original inquiry conversation can still view the day's inquiries on the screen, and look at any ongoing inquiries sorted any way they desire.

In its three years of operation, MUNI-NET has handled over 45,000 trades representing more than $2 billion in positions. Kidder's municipal staff has remained stable; no new administrative staff positions have been needed. The office is deserted by 3:30 p.m. each day. It would seem that Kidder Peabody's on-line trading system has been a success.

OMNINET is a trademark of Corvus Systems.



About the author:
Ian Thomson, a senior systems analyst with Kidder Peabody and Co., specializes in fixed-income applications and systems design. Educated at Fordham University and De Anza College, Ian has immersed himself in computer science. He has his own firm, Micro Financial Systems in Menlo Park, California, which develops and licenses software for the investment community.
Richard Coursen, Yale '72, is Micro Financial System's C.E.O.

Finally, a Computer for the Rest of Us

By Rick Dayton

As a frequent user of microcomputers, I am greatly impressed by Apple Computer's hot new entry, the Macintosh personal computer. In this article, we'll take a look at its distinguishing features, some of its general-purpose software, and examples of what the Macintosh can do.

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Endowed with the Lisa's best features, Macintosh uses the mouse, icon symbols, pull-down menus, and a standard software environment.

The Mouse and Icons

The mouse is used for selecting objects and tasks, and performing other functions. Use of the mouse replaces some functions that would otherwise have to be performed using the keyboard, and it's this very characteristic that eliminates the need to memorize those cryptic commands common to other computers. The mouse also enables you to move around the screen much faster than with the arrow keys. To illustrate these features, let's use examples.

Suppose I want to open a file. Instead of entering a command via the keyboard, I simply move the mouse until the pointer that it controls points to a symbolic representation (called an icon) of my file. I click the mouse... and behold! The file is opened for me.

Now let's see what else mouse movement can do. Suppose I'm using a word processing or spreadsheet application and the cursor is presently situated at the top left of the screen. I want to move it to the bottom right of the screen. Instead of pressing arrow keys 30, 40, or 50 times, all I have to do is point the mouse to the new location and click the mouse button. The cursor instantly moves to where I want it to be. Chalk up another one for the mouse.

Now suppose I want to eliminate an unwanted Macintosh document. I would use the mouse as well as icons, those symbolic representations of familiar subjects such as the folders on our desktops and the trash baskets under our desks. To eliminate the unwanted Macintosh document, I would manipulate these objects by moving the mouse until it points to:

- The folder—click the mouse button twice to open it.
- An unwanted document in the folder—click the mouse button and hold it down; then "drag" the unwanted document to the trash icon and let go of the mouse button. The document is eliminated.

I've discussed the use of a mouse with numerous people. Those who say it's not a significant benefit all have the same comment—using a mouse requires you to move one of your hands from the keyboard. Fair enough, and true! I'll leave it to you to judge whether you're better off using a mouse or having to:

- Press arrow keys 50 or more times.
- Memorize cryptic commands such as "PRA1.L30."
- Devote days and even weeks of your time before you can produce meaningful results.

Actually, Apple allows you to pick and choose; neither the cursor movement keys nor the keyboard commands have been eliminated. As for keyboard commands, Macintosh gives you a simplified command set in which single letters can be used to substitute for the mouse. The benefit to you is that you can quickly become productive using the mouse. As you become familiar with the package, you can selectively substitute keyboard commands, if those are faster, but you're not forced to do so.

Now for a few last words about mice. There are mechanical mice, optical mice, one-button mice, two-button mice, and three-button mice. Having personally experimented with all of them, I'd like to share my thoughts and observations with you.

In my opinion, the role of the mouse should be to make using a computer easier, not more complicated. The more buttons you put on a mouse, the more that mouse resembles the cryptic commands that we users have been subjected to. In effect, what happens is that multiple-button mice get used in a fashion that forces the user to memorize sequences of mouse actions. For example, if you double-click the center mouse button while pointing to a particular item, you get a totally different response than if you triple-click the right mouse button while pointing to a different item.

Sound confusing? It sure does! And confusion is exactly what you get with multiple mouse buttons. Instead of being friendly mice, these multiple-button creatures become rodents. But not to worry! Apple uses a mouse with a single button on it.

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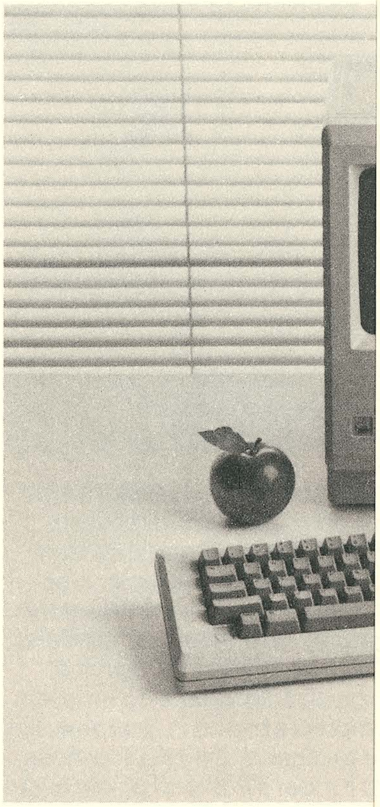

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APPLE COMPUTER

Subscription Free Of Charge

Name
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Title
Address
City State Zip

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☐ Apple III ☐ Apple IIc
☐ Lisa ☐ Other ______

How did you hear about Professional Solutions?
☐ Seminar ☐ Dealer
☐ Show ☐ Other ______
☐ Business Associate

Comments ______

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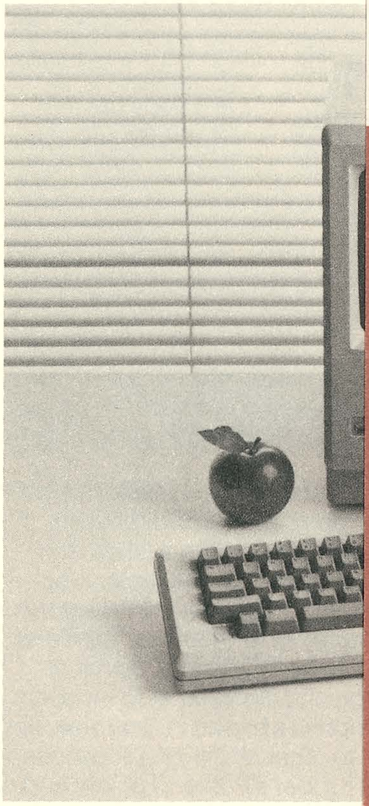

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They are the primary means by which you accomplish important tasks such as these:

- Copying portions of documents
- Duplicating documents
- Creating new documents and folders
- Selecting character size for screen display or printing
- Selecting special character features, such as bold and underlining
- Printing documents
- Saving documents and filing them away.

The traditional approach to performing such functions is through cryptic commands or nested submenus. But the Macintosh Mouse performs these functions using pull-down menus. Pointing to the menu bar causes the menu to appear. With the mouse button held down, you can move the mouse arrow down through the menu. When the arrow points to a function, that function is highlighted.

To perform a highlighted function, all you have to do is let go of the mouse button. Macintosh does the rest. And you never lose sight of your work on the screen.

Standard Software Environment

Apple has encouraged software developers to create new programs for the Macintosh. Recognizing that software firms would use different approaches, Apple concluded (correctly) that multiple approaches could be confusing to users. Accordingly, Apple created a standard Macintosh development environment. The idea is that the user should expect to see similar pull-down menus, with common commands for identical functions, across all applications. In general, you should expect to see three very similar pull-down menus in every application:

1. An edit menu that contains common editing commands such as Copy, Cut, and Paste; and a Clipboard for transferring data.
2. A file menu that contains common commands to:
   - Obtain information about documents;
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3. An Apple menu that contains, among other things, software accessories always available to you:
   - A four-function calculator;
   - A clock for maintaining time and information, as well as an alarm that will ring at a time you specify;
   - A notepad for keeping small notes;
   - A scrapbook for storing frequently used text and pictures.

Particularly noteworthy and novel is the Clipboard. Its purpose is to enable you to select some or all of the data (text, graphs, pictures, and the like) from one application and use that same data in another application. You can also use it to make additions and deletions within an application. You can copy a paragraph or formula to the clipboard and "paste" it into another location.

In short, if any microcomputer deserves to be referred to as "user friendly," Macintosh certainly does.

General Purpose Macintosh Software

General purpose software performs specific functions but allows a great deal of flexibility regarding the specific tasks to be performed. In effect, these packages can be thought of as providing a framework within which users can define those specific tasks.

There are presently four general purpose software packages that I wish to discuss here: Microsoft® Multiplan™, MacWrite™, Microsoft Chart, and MacPaint™. [Editor's note: The "New Products" section on page 13 contains further information on Microsoft Chart. "New Products" also offers information on Microsoft Word, another word processing and text-editing program for the Macintosh.]

Multiplan

Microsoft's Multiplan software for the Macintosh computer is an electronic spreadsheet and financial modeling tool that makes mathematical calculations for you, lets you quickly review calculation results, helps you model "What if?" questions, and facilitates better financial decision-making.

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Talman Home's Bottom-Line Approach to Interpersonal Communications

By Kris Nelson

Financial institutions in highly competitive marketplaces like Chicago are continually on the lookout for technological answers to the question, "How can we increase our productivity?"

Recently, Talman Home Federal Savings and Loan in Chicago, one of the country's largest savings and loan institutions, took a unique approach, tapping technology to increase the managerial skills (and, consequently, the productivity) of its office managers. Talman provided an Apple-assisted Interpersonal Skills Seminar to all of its branch managers as part of a community and public relations skill development program. Talman had recently begun a process of decentralizing much of its community and public relations effort, and of increasing the role and authority of its office managers. To prepare for this, all branch managers participated in the two-day Interpersonal Skills Seminar to increase their flexibility in initiating and maintaining contacts in the branch community.

Those participating in the program received computer-based feedback about their communication styles, and practiced trust-building behavior. Each received a personalized GamePlan to aid in more effective contacts with branch community representatives.

Already Talman is seeing bottom-line results. One branch manager "graduate" secured the deposit of a village pension fund in the amount of $200,000. Another used a GamePlan prior to follow-up contact with a prospective customer and brought in $70,000 in additional funds.

The GamePlan referred to is the product of a software program developed by Jon Gornstein, President of Personal Awareness Systems, Inc. (Persona, Inc.), which presented the seminar. Using an Apple *//*, Gornstein and his staff processed the pre-seminar questionnaires completed by five business peers of each participant. At the seminar itself, each manager received personalized Apple-generated feedback to develop self-awareness of how he or she is perceived by business associates.

At the end of the first day's session, branch managers completed identical questionnaires concerning their own perceptions about a "most difficult customer." An Apple-generated printout provided each manager with an analysis of his or her personal strengths, as well as special approaches that would increase that manager's effectiveness in future interactions with this customer. Although some managers were initially skeptical, feedback indicates that GamePlan suggestions were right on target over 80 percent of the time.

As a result, seminar participants continue to request GamePlans even now, some five months after their seminar. Use of the Apple, with Persona software, has truly resulted in a winning combination for Talman office managers.

Persona, Inc. is an international communications and training consulting company with offices in thirteen countries worldwide. GamePlan software is presently used in a wide variety of industries, such as pharmaceutical, consumer products, airlines, insurance, retail sales, and customer service. For information about how your organization might benefit from this bottom-line approach to interpersonal communications, contact Jon Gornstein, President, Personal Awareness Systems, Inc., (Persona, Inc.), 500 Park Boulevard, Hamilton Lakes, Itasca, Illinois 60143. Telephone: (312) 773-1515.

Petro-Lewis

(continued from page 1)

had memories of what a jungle FORTRAN had been for me.

Over the years, though, I've come to trust Bob's instincts. He had been right so many times that, in spite of my misgivings, I knew I should go along with the idea.

Our First Apple Computer

Was I surprised when the machine arrived! Far from being a maze of complexity, it was really quite simple. We took turns taking it home, going through the manuals, and teaching ourselves how to make it work.

Creating Graphics

In no time, Bob was producing some very interesting pictures on the Apple screen. When we tried to transfer them to videotape, we encountered some problems of a technical nature, which we first solved by pointing a TV camera at the monitor screen, and later by adding some more sophisticated hardware that permitted us to feed the signals directly to the videotape recorder.

Our work was crude, at first, but we found that as we got more and more software packages, we were able to do more and more.

We acquired a graphics tablet, then a small black-and-white camera to use as a frame grabber, greatly enhancing our capabilities while speeding up the process. Some of our images went directly to videotape. Some, especially the 3-D ones, we printed on our printer and gave to our artists to use as guides for making more complex pieces of art, which we then used in making slides and other graphics.

Creating a Program From Scratch

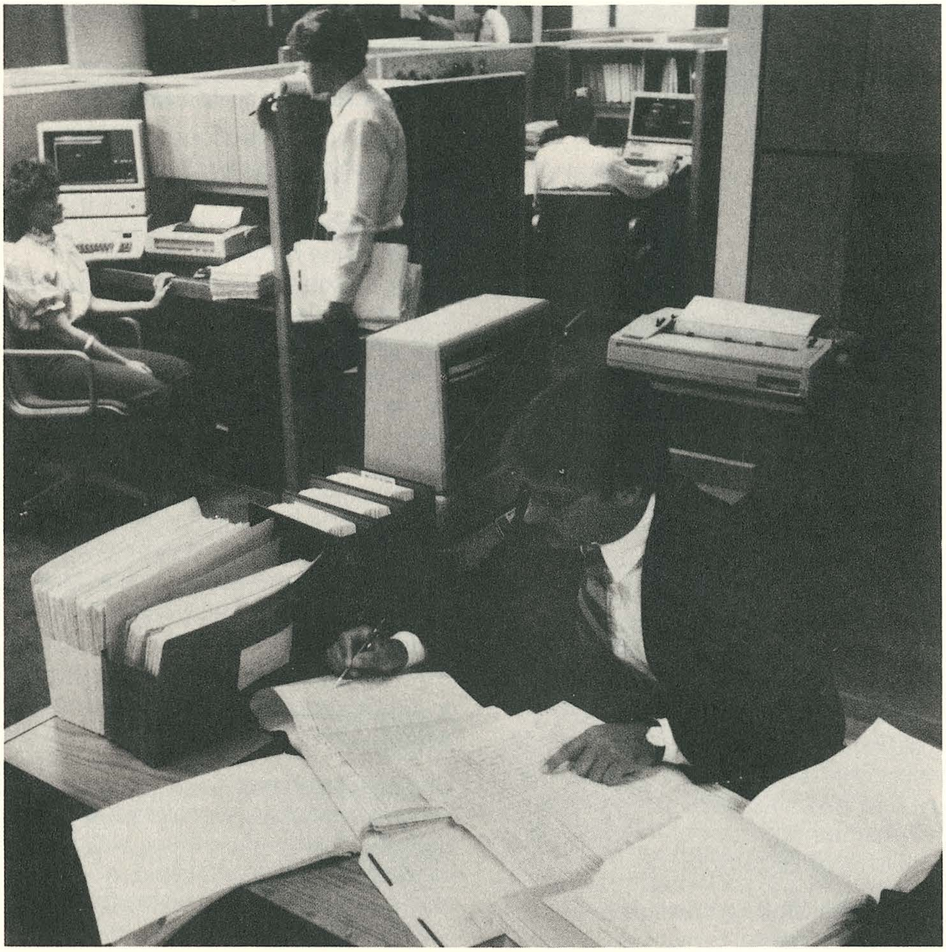
As we worked more and more with our Apple, we began to use it for more mundane work as well. For example, our marketing department needed to change the commission scales for our wholesalers. This had always been a painfully tedious task, since the commission schedules were multitiered and very finely tuned.

Usually they were the products of educated guesses, followed by hours of trials on a desk calculator.

At the risk of putting my foot in my mouth, I spoke up and said that I thought I could do this stuff on the Apple. Immediately I found myself assigned the rush project of getting a hypothetical commission rate program running.

Because commission rates are confidential, we needed a program that the division president and his national sales manager could run without much intervention by me. For this reason, I rejected the spreadsheet programs, as they would take too much time for these executives to learn. Instead, I decided to write the whole thing in BASIC. Three long days later, I had the original version running.

It was my first real program, and it was full of bugs. In the beginning, we could run only about three schedules



before getting an "OUT OF MEMORY ERROR," and the printer formatting was less than ideal. But it worked. Eventually, we even found and corrected the bugs. Today, some three years later, we still use it occasionally, though it has been largely replaced by more elaborate spreadsheet versions running on the Apple *///*® and the Lisa®.

Testing New Graphics Systems

Meanwhile, Bob continued to pursue graphics on the Apple II Plus. Finally he found a program that had been written by a former animator and filmmaker, which seemed to be nearly ideal for us. By mail and telephone, Bob began a collaboration with the fellow who had created this software—a collaboration that resulted in our being selected to perform follow-up testing of two new graphics systems with greatly enhanced capabilities.

We were asked to collaborate with a group in Boston on a videotape to explain a proposed new database management system for our mainframe. Using electronic mail, a communications program and modem, and a simple word processing program, we were able to send videotape scripts back and forth electronically, saving lots of time and money while getting closer to the result we wanted.

Apple *///*

By this time there were six Apples in the department, and several of us had them at home as well. When the Apple *///* became available, we began using an excellent word processing package on it, as well as a greatly enhanced spreadsheet program for our commission schedules. Our weekly management reports incorporated sales graphs run on our multipen plotter.

Since our department provides services for a large number of projects and departments, keeping track of how our time was spent became a big project in itself. Finally, it got to the point where our secretary was sometimes spending two days preparing our time reports. Once again, we created an Apple program and reduced that task from two days to about two hours.

There was no doubt in our minds that Apples had proved themselves at Petro-Lewis. Our Apple graphics were enhancing our capabilities, and we were using Apple computers for communications, word processing, computation, and inventory. Our need for applications became so great that Phil Kemp, a programmer from our Information Systems Department, transferred to our department so that he could work full time on our projects.

In the fall of 1982, Phil developed, from scratch, a game much like Pac Man® that we used in our booth at a trade show in New Orleans. But that was just a minor accomplishment for Phil. His wide experience and polyglot ability with computer languages had brought him work on our various graphics systems, and on interactive video and other applications.

Our Vice President of Marketing, Jim deMoye, has supported our use of Apple computers right from the start, and has himself been an avid Apple user. His new office incorporates a Lisa as an integral part of its furnishings. Jim's executive assistant, Chris Blumke, uses an Apple *///* to keep track of details for our sales meetings, including hotel accommodations and airline reservations for as many as 250 people. For our last meeting—at Walt Disney World in Florida—Chris had her Apple *///* transported to her hotel room in Orlando, just to keep up to date on all the arrangements and last-minute details.

Lisa

We were delighted when Apple selected us to do follow-up testing of the Lisa computer. We soon had people all over the corporation vying for the seven Lisas we were allotted.

The Lisa has been an unqualified success at Petro-Lewis, and is a watershed, we feel, in the history of the personal computer. For the first time, people with virtually no computer experience can begin to use a computer successfully with little more than an hour's training. From then on, they can advance their skills largely on their own, learning new applications as the need arises.

For many applications around our offices, the Lisa has largely supplanted some of our word processors and other office machines. We use the Lisa, with special forms, to make name tags for meetings, generate files for typesetting, and write memos. When we decided to design a new

(continued on page 16)

industry bulletin

Everything Is Running Smoothly

By Leslie Torvik

If you were to walk up and down the halls of your company, opening each door to peek into the various offices, you could begin to make a mental map of all the computers in your organization. Depending on the size of your company, this could be a formidable task. But it's an exercise that would give you a perspective on all the computing power that exists around you.

Undoubtedly there's someone in your organization who is attempting to do just that. Every company has its own way of working out formal and informal master plans of how it's going to make the best use of its computers, and one of the critical concerns behind each such plan is simply this:

"Now that we have made this investment in computers, how do we ensure that every integral piece of equipment will go on functioning smoothly?"

My answer? Put together a service plan that covers all your contingencies. Service is perhaps the first "accessory" you should buy for your computer. It's probably the one you'll never have to use, but it allows your company to feel confident that its work will go on uninterrupted. And the more computers your company integrates into its day-to-day work, the more this promise of uninterrupted work flow will mean to your organization.

Ideally your service plan begins with a resolve to *buy computers that don't need much service*. Choosing a computer that is built to offer you years of high reliability can save you time and money that might otherwise have to be paid to repair faulty systems.

But even when you buy the most reliable computers available, it's essential that you not be lax when it comes to developing a backup service plan. If your company is like mine, your people are using computers for hundreds of hours a month, and your printers are zipping back and forth churning out reams of information. Occasionally a disk drive drops accidentally to the floor, and more than once someone has spilled coffee through the keys of a computer keyboard. The most reliable equipment in the world cannot stand up to constant use and abuse without some room for failure.

Failure. It's an awful word, and a subject many people don't want to talk about. With luck, you'll never hear the word, let alone experience the reality. But if you do, you need to have a smart plan of action to get the computer and your organization up and running in a minimum of time.

"How do I ensure a minimum of downtime?"

"What are my service options?"

These are my favorite questions, because I have some good answers that seem to make sense in a variety of situations. Let me start with Apple's most comprehensive and convenient options, and finish with the low-cost self-maintenance option that may appeal to large organizations.

Apple On-Site Full Service Maintenance

Currently available to all National Account customers, our On-Site Full Service Maintenance option allows you to contract with Apple for a full year of service at your place of business. When you require service on your Apple equipment, you simply call Apple and we dispatch an Apple-trained service representative to your location. You pay one annual fee for each piece of equipment covered, and you may make unlimited requests for service.

Apple On-Site Weekly Scheduled Maintenance

This variation on the Full Service Maintenance program allows companies with large installations of Apple systems to benefit from on-site coverage at a lower cost.

To participate in the program, you schedule a weekly "appointment" with our Apple-trained service representative. Any week in which you require a service call, the service representative will come to your location at the scheduled time and make the necessary repairs on all the equipment at one time. If you have no service needs for the week, no service call is made. Again, your company pays just one annual fee for each system covered, regardless of the number of weekly service calls.

AppleCare Carry-In Service

Perhaps you have a long-standing relationship with your local Apple dealer. Your organization can benefit from this relationship by having your dealer make repairs on a "carry-in" basis, utilizing a year-long service contract called AppleCare℠. For one low fee, you can have each computer and peripheral device covered for twelve months. To have your equipment repaired, you simply take it to your local dealer, or any of the other 1500 participating authorized Apple dealers, and it will be fixed—in many cases while you wait. To complement this program, many Apple dealers are developing courier services that pick up the system and return it to your site after the repair has been made.

Apple Servicing Account Program

Under this self-maintenance program, your own employees maintain and repair your Apple equipment, with training and support from Apple, which also provides you with all the tools and spares necessary to repair Apple computers and peripherals.

This program is particularly designed for the organization with a large number of systems installed in one location, or the organization with critical applications that cannot accommodate any lengthy downtime. With this program in place, you're able to control your company's response time to both day-to-day and emergency repair situations.

Over 400 national and education accounts are currently enrolled in this low-cost, self-reliance service program.

Apple Stands Behind Its Equipment

Still shaking your head? Still thinking, "My Apple never breaks down—I just can't see having a service plan?" You're not alone. Apple is known for making perhaps the most reliable personal computers in the world, and there are hundreds of thousands of Apple computers that have never had a moment of interruption.

To this end, I want you to know that Apple will stand behind its equipment by servicing it throughout its lifetime—which might well be an eternity.

new products

The Macintosh Is on the Move with Microsoft's Productivity Software

Microsoft Chart

Anyone who has the difficult job of explaining important and complex numbers to others knows how graphics can add clarity and sparkle to any presentation. Microsoft® Chart on the Macintosh is a powerful business graphics program that enables graphics data to be entered, edited, and formatted directly in windows on the Macintosh screen.

It presents the user with an extensive pictorial "gallery" of over 40 available charts and graphs—bar, line, pie, and scatter, to name just a few—from which users can choose in order to view their data.

You can customize individual chart components by using the mouse to select formats or options, and to move objects on the chart to other positions. In addition, you can choose from a complete selection of fonts and type sizes, and you can position headings, axes labels, legends, and notes anywhere. You can also overlay charts for easier comparison of information, and you can print up to 16 charts on one page.

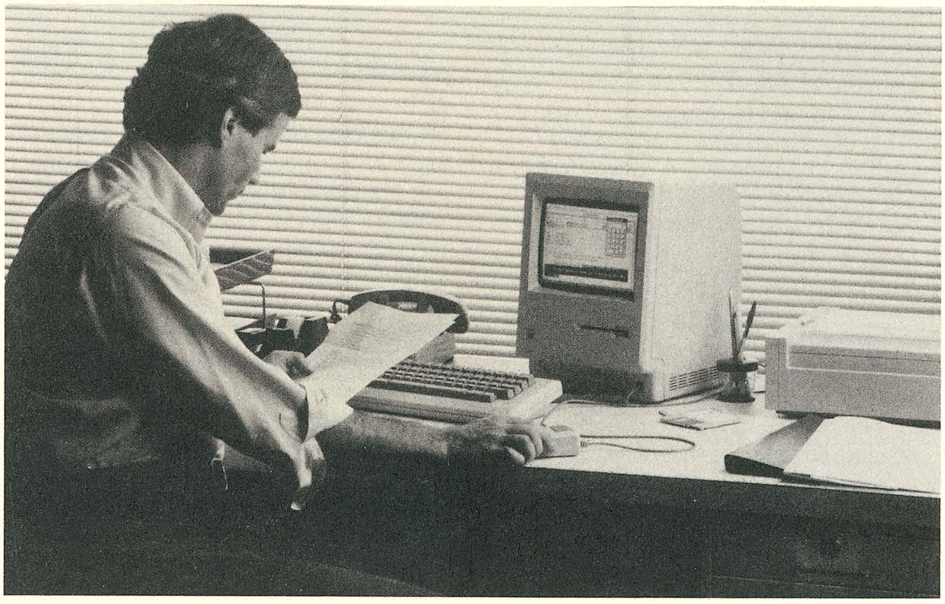
Microsoft Chart lets you store your information and your chart format separately, which means that your custom charts can be saved and then used again with different information. Creating and storing designs will save you time and trouble, because you won't have to reformat manually every time you change to a different project.

You can enter data into Chart directly from Multiplan™, or from any other Macintosh program for that matter. Moving the data from Multiplan into Chart is easy, and you can establish permanent links between the worksheet and the chart itself. Then, if you change numbers in Multiplan, the next time you look at the Chart graph it will automatically be updated.

With its built-in statistical functions like growth, trendline, and averaging, Microsoft Chart also allows you to create a new data series from an existing one. In addition, Chart helps you build your graphs automatically as it computes and enters date and number sequences into the graph for you. Consequently, you don't have to check your calendar to see on what day a particular date is going to fall.

Microsoft Word

Microsoft Word, the powerful new word processing program for the Macintosh, eliminates the need for drafting on paper, scratching out notes in the margins, and doing manual cutting and pasting. Word was designed to help you with everything from simple writing tasks to complex ones, no matter what type of writing you do.



Microsoft Word uses the extensive graphics capabilities of the Macintosh to allow full visual representation of text and graphics on screen, including proportional spacing and the various Macintosh fonts. Word makes full use of Macintosh's menus and dialog boxes, too. Moving and copying text is simple, even between documents, with the standard Macintosh edit functions of cut, copy, and paste. Word also includes an extensive facility for merging information from other documents into form letters.

Microsoft Word supports four windows on the Macintosh. (Windows make it possible for you to simultaneously compare different documents or different areas of the same document.) Using the Macintosh clipboard, you can then quickly take portions of one document and move or copy them into another portion or document.

With Word, what you see on the screen is what you'll get when you print your document out. Word's visible ruler lets you see margins, tabs, and all indentations.

Word's tab capabilities also include automatic alignment by decimal point, left and right justification, and a choice of leader character. In addition, once you have designed a particular document format, you can save the format so you don't have to re-create it every time you need a similar type of document.

On Macintosh, Word uses dialog boxes and windows to let you set up and modify footnotes, headers, and footers. Word opens a special footnote window at the bottom of your text, then scrolls it with the text window automatically, so that the footnotes correspond to the markers on the screen. The footnotes associated with a given page are always shown on the screen, and Word automatically renumbers them if you make changes.

For more information on these new programs, contact Microsoft at (800) 426-9400.

Microsoft and Multiplan are trademarks of Microsoft Corporation.

apple resources

By Suzanne Weisenberger

- *Estate Liquidity Analysis* is one of three new programs for the Apple *II* that Insurance Micro Software has introduced to meet the needs of the professional agent selling life insurance. This program analyzes the cash demands on the estate in the event of the death of one spouse, and tracks these cash demands through the death of the second spouse. The program provides for easy reruns of "What if?" questions.

Comparative Policy Analysis, the second of the three programs, compares the benefits of an existing insurance portfolio with the benefits of a new insurance product involving the same outlay of dollars. The program displays three charts that compare the amount of insurance, cash available if you live, and value of the estate if you die, plus the necessary tables to support the charts.

The Cash Needs Analysis program analyzes the financial position of the family on the death of the working spouse. It displays immediate cash needs and identifies the shortfall problem in meeting these needs. For further information, contact Insurance Micro Software at (316) 265-5695.

- *Art Department* is a library of more than 300 generic graphic images for use by business people who generate presentations on the Lisa. Though the graphic images are similar to the "clip art" often used by graphic artists, Art Department takes advantage of the fact that with the Lisa you can customize images by adding text, changing the shading, and selecting portions or groups of images.

The art provided by this package falls into 10 categories: maps and flags, type styles, graph paper, the office environment, transportation, work and wealth, the media, business forms, graphic elements, and people, places, and things. For more information, contact Business and Professional Software, Inc. at (617) 491-3377.

- *The Final Analysis* cost management program for the Apple *II* and *III* was designed to help executives exercise better control over company expenses. The program helps you estimate costs and detail quantity requirements for new products, as well as pinpoint cost overrun problems. In addition, it lets you calculate the full cost of your products or services, determine the impact of changes in the prices of inputs and/or overhead items on your standard costs, compare your actual costs with your standards to determine the reason behind any difference in cost, and determine the amount of overhead that is absorbed or can be absorbed by production schedules.

All programs are password protected so that staff personnel may enter data without seeing sensitive information. For further details, contact Silicon Valley Systems, Inc. at (415) 593-4344.

- *Winning on Wall Street*™ for the Apple *II* is a decision support system for the security investor. Designed for security investors and traders, it's a fully integrated three-module system that delivers data management, technical analysis, forecasting, and portfolio management.

Module 1, Trader's Data Manager™, allows you to display, report, and graph stocks you are interested in. Information can be downloaded automatically through Dow Jones News/Retrieval® service.

Module 2, Trader's Forecaster™: is a forecasting and technical-analysis tool kit. Classical and proprietary methods, in concert with interactive graphics, allow you to spot, understand, and project stock trends.

Module 3, Trader's Accountant™: manages your portfolio quickly, accurately, and conveniently with 10 important reports to profit from. It offers a unique "simulation" capability to check "What if?" questions and fine-tune your decision-making. For more information, contact Summa Software Corporation at (503) 644-3212.

- *The Art of Negotiating*® is a computer preparation program that takes you through the negotiating process on an Apple *III*. The software was developed from Gerard Nierenberg's Art of Negotiating® seminars and is useful for negotiation preparation and for negotiation training.

For each negotiation, the program asks you crucial questions to clarify your knowledge and understanding of the issues and positions of all parties involved. It also shows you how to develop successful strategies and negotiating gambits for your negotiation. The program records all information and permits you to print interim and final reports that you can use in your negotiation or share with colleagues. For further details, contact Experience In Software, Inc. at (415) 644-0694.

- *Origin's*™ *Loan Loss Control*™ system provides an alternative to paper files in handling charged-off loans, credit cards, and losses on checking lines of credit. Both management and financial information are provided automatically.

Recovery of both cash losses and associated expenses is controlled, and transaction processing allows balances to be adjusted for fees and services or recovery of losses. A complete loan-history report provides additional recovery information, which is further summarized in a management board report. For further information, contact Origin at (203) 655-6832.

- *Taxes-Taxes* for the Apple *II* is an easy-to-use tax program designed to function as both a planning and a preparation tool. It computes the tax using the appropriate tax tables, rate schedules, or income averaging, and does all related calculations and limitations for Schedules A (itemized deductions), D (capital gains and losses), G (income averaging), SE (self-employment tax), and W (working couple deduction). For more information, contact Taxco Systems, Inc. at 4765 Quail Point Road, Salt Lake City, Utah 84124.

- *The Omniscan* interface permits owners of Apple *II* computers to connect and control videodiscs from such manufacturers as Pioneer, Sylvania, and Magnavox. The interface

replaces the functions of the player's control panel but permits programmed control via the Apple.

The user can easily control fast motion, slow motion, and single-step frame advance of the videodisc player. You can also extend control to the audio output of the device, as well as to the switching of the TV monitor between videodisc and computer display. Software to control the videodisc is provided with the Omniscan interface. For more information, contact Anthro-Digital, Inc. at (413) 448-8278.

■ *NewsNet* allows you to take advantage of instant, full-text, on-line access to more than 150 specialized newsletters, plus PR Newswire and UPI. Newsletters on-line cover more than 30 industry fields and interest areas. The system provides key-word search capability through current and back issues, including the full text of more than 2,000 new stories every business day. For more information, contact NewsNet at (215) 527-8030.

■ *The Apple/NPL Information Management System* for the Apple *II* and *III* is a non-programmer's language for application development without conventional programming. Apple/NPL uses simple English statements for data collection, inquiries, and report generation, as well as for advanced accounting, inventory, scheduling, and other business applications.

It is compatible with mainframe database management systems, such as FOCUS, RAMIS, and NOMAD. Companies that use these systems can download files to the Apple *II* or *III* and then use Apple/NPL's capabilities to modify their files and create reports. For further details, contact your local authorized Apple dealer.

■ *Expense Account Manager* is for executives who want to organize and track travel and entertainment expenses for their company. Designed for the Apple *II*, the program will remind you of expenses often overlooked and will prompt you for specific information required by the IRS and budget projections.

The program also has an option that allows you to charge out expenses by client. A table of frequently made trips is maintained to allow easy and consistent reporting of automobile mileage. The system automatically reconciles travel advances and tracks reimbursements. In addition, you can print out pocket recording sheets for use in recording expenses as they are incurred. For more information, contact Adaptive Software at (312) 831-4420.

■ *MoneyMaker*™ for the Apple *II* is designed to do the groundwork for the financial planner by providing a comprehensive financial focus for clients. This program offers over 30 financial spreadsheet applications that will allow your clients to outline their current financial status, determine problem areas, and prioritize financial goals so that you can spend your time giving professional guidance and implementing financial plans.

MoneyMaker includes the 10-20-70 Income Management Plan, which establishes long-term-investment, debt-reduction, and living-expense proportions within an individual budget. MoneyMaker requires VisiCalc® or AppleWorks. For additional information, contact Money Tree Software at (503) 757-1114.

(continued on page 16)

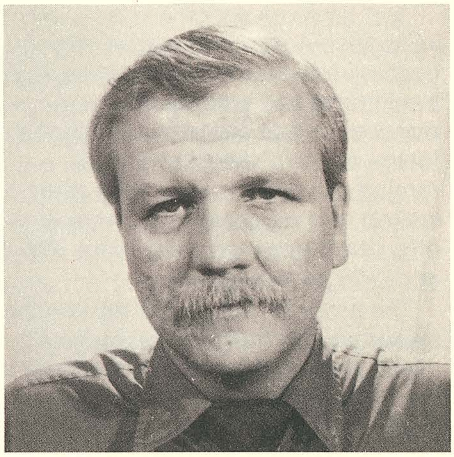
Petro-Lewis

(continued from page 11)

television and multi-image production facility, the features of LisaDraw were invaluable for creating equipment layouts and wiring diagrams. We have even used the Lisa to do rough layouts for slides for our sales presentations.

We're looking forward to using the Macintosh in our work. At this point, every Apple we've ever bought (and this includes Apple II Plus, *II*e, *III*, and Lisa systems) is still in use and taking on new jobs every day. In just four years, Apples have grown from that original idea of Bob Martin's into an indispensable part of our business life.

Pac Man is a registered trademark of Namco Ltd.



About the author:
Tim Orr is director of production for the Visual Communications Department at Petro-Lewis Securities Corporation in Denver. Though trained as a chemist, he has spent 15 years in communications as a writer, photographer, director, and producer of ads, films, videotapes, and multi-image shows.

Resources

(continued from page 15)

■ *The Unfair Advantage* for the Apple *II* is a decision support system for the stock market investor. The program is an investor's workstation that combines both fundamental and technical research applications for security analysis. It permits following of listed NYSE and AMEX issues, as well as OTC NASDAQ securities, and it automatically updates from the Dow Jones News/Retrieval Service, adjusting for stock splits and dividends.

The program also has graphic capability and includes 3 to 60-day moving-average charts, daily bar charts, and volume balance graphs. Encompassed within the program is the company's own Enhanced Volume Analysis (EVA)℠ Stock Signal System, which measures the accumulation and distribution of a security and issues buy/sell signals. EVA allows the user to monitor the strengths of signals in reaching an investment decision. For more details, contact User-Friendly, Inc. at (317) 758-4401.

■ *Policy Replacement Illustrator* is one of three new programs ACS Software Publishing Company offers for the financial planner and life insurance agent. It allows you to compare any two level-premium cash value policies (including universal life) when the premiums remain level for the full duration of the illustration. It then delivers a report that will enhance your presentation, and the bottom line will show in dollars whether it is better to keep or replace a present policy.

A companion program, Policy Replacement Illustrator Plus, adds the capability of handling any level vanishing premium comparison (the premium must remain level but may vanish early). Policy Replacement Illustrator "Super +" does everything the others do, but will also handle plans with varying annual premiums for all universal life, RLR, and vanish-custom designs. This package also includes the Term/Difference Illustrator, which handles the traditional "buy term and invest the difference" situation with all cash value products. For more details, contact ACS Software Publishing Co. at (619) 223-5331.

■ *Introducing The Apple Macintosh* from Sams™ provides the technical and factual information you need to learn about the Macintosh computer quickly. For more information on this new book, contact Howard W. Sams & Co., Inc. at (317) 298-5566.

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